

Information to identify the case:

Debtor 1	<u>Guy C. Monhollen</u>	Social Security number or ITIN	xxx-xx-9385
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-31601-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Guy C. Monhollen

1/7/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Guy C. Monhollen
Debtor

Case No. 17-31601-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 07, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2022:

Recip ID	Recipient Name and Address
db	+ Guy C. Monhollen, 5905 Laurel Street, Mays Landing, NJ 08330-3760
cr	+ Bridgeton Onized FCU, c/o McKenna DuPont, 229 Broad St, PO Box 610, Red Bank, NJ 07701-0610
517139607	+ Alltran Financial, PO Box 4043, Concord, CA 94524-4043
517139609	+ Caine & Seiner, 15025 Oxnard St. Ste. 100, Van Nuys, CA 91411-2640
517139612	Hughes Net, 1717 Exploration Ln., Germantown, MD 20876
517139614	+ PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703
517139615	+ Progressive, PO Box 31260, Tampa, FL 33631-3260
517139616	Prosper Funding, LLC, 231 Main St. Ste. 300, San Francisco, CA 94105
517139617	Sears Credit Services, PO Box 8282, Sioux Falls, SD 57117
517139618	+ Selip & Stylianou, LLP, PO Box 914, Paramus, NJ 07653-0914
517139619	+ Suntrust Bank, 655 West Broadway Ste., 1300, San Diego, CA 92101-8490
517139620	+ US Bank, PO Box 3447, Oshkosh, WI 54903-3447

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 07 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517213616	Email/Text: laura@redbanklaw.com	Jan 07 2022 20:29:00	Bridgeton Onized Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
517206330	EDI: CAPITALONE.COM	Jan 08 2022 01:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517139610	+ EDI: CAPITALONE.COM	Jan 08 2022 01:23:00	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
517188201	EDI: IRS.COM	Jan 08 2022 01:23:00	Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
517139611	EDI: JPMORGANCHASE	Jan 08 2022 01:23:00	Chase / Bank One Card, PO Box 15298, Wilmington, DE 19850
517336707	Email/Text: Bankruptcy.Notices@pnc.com	Jan 07 2022 20:29:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
517350797	EDI: Q3G.COM	Jan 08 2022 01:23:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
517179593	+ Email/Text: bankruptcy@bbandt.com		

District/off: 0312-1

User: admin

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Date Rcvd: Jan 07, 2022

Form ID: 3180W

Total Noticed: 22

Jan 07 2022 20:29:00

SunTrust Bank, Attn: Support Services, PO Box
85092, Richmond, VA 23285-5092

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517139613	*+	Internal Revenue Service, PO Box 7317, Philadelphia, PA 19101-7317
517139608	##+	Bridgeton Onized FCU, 2550 S. Main St., Vineland, NJ 08360-7138

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2022 at the address(es) listed below:

Name	Email Address
Bruno Bellucci, III	on behalf of Debtor Guy C. Monhollen jkearney@belluccilaw.net bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net, ddillhoff@belluccilaw.net
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer L. Kearney	on behalf of Debtor Guy C. Monhollen jkearney@belluccilaw.net
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael R. DuPont	on behalf of Creditor Bridgeton Onized FCU dupont@redbanklaw.com john@redbanklaw.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9